



# TRICARE Choices: *At a Glance*



TRICARE is the Department of Defense's worldwide health care program available to eligible beneficiaries from any of the seven uniformed services—the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service, and the Commissioned Corps of the National Oceanic and Atmospheric Administration.

*TRICARE Choices: At a Glance* provides an overview of TRICARE's program options, including medical, pharmacy, and dental. Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. For eligibility, enrollment, cost, and coverage details, visit [www.tricare.mil](http://www.tricare.mil) or contact your regional contractor. See the *For Information and Assistance* section for contact information.

## What TRICARE program options are available?

Depending on your beneficiary category and location, you may be eligible for different program options. Use the table below to determine your available options. Additional program details are listed inside. Your options may change when you move or when you become entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your regional contractor.

### TRICARE Program Options

Beneficiary Type	Program Options
<b>Active duty service members (ADSMs)</b> (includes National Guard and Reserve members <sup>1</sup> activated for more than 30 consecutive days)	TRICARE Prime TRICARE Prime Remote TRICARE Active Duty Dental Program
<b>Active duty family members (ADFM)s<sup>2</sup></b> (includes family members of National Guard and Reserve members <sup>1</sup> activated for more than 30 consecutive days and certain survivors)	TRICARE Prime TRICARE Prime Remote for Active Duty Family Members (TPRADFM) TRICARE Standard TRICARE Extra TRICARE For Life (ADFMs <b>must</b> have Medicare Part B to participate in TRICARE For Life) US Family Health Plan TRICARE Dental Program
<b>Retired service members and eligible family members, survivors, Medal of Honor recipients, former spouses, and others</b>  <b>Note:</b> National Guard and Reserve members who may have retired from their Service are <b>not</b> eligible for TRICARE coverage until they reach traditional retirement age.	TRICARE Prime TRICARE Standard TRICARE Extra TRICARE For Life (If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary <b>must</b> have Medicare Part B to retain TRICARE eligibility.) US Family Health Plan TRICARE Retiree Dental Program
<b>National Guard and Reserve members and their family members</b> (qualified, non-active duty members of the Selected Reserve and Individual Ready Reserve)	TRICARE Reserve Select TRICARE Dental Program

1. The National Guard and Reserve includes the Army National Guard, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard, the Air Force Reserve, and the U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit [www.defenselink.mil/ra](http://www.defenselink.mil/ra).

2. ADFMs are **not** required to have Medicare Part B to remain eligible for TRICARE. Upon sponsor's retirement, Medicare Part B **must** be in effect no later than the sponsor's retirement date to avoid a break in TRICARE coverage.

# TRICARE Program Options

## TRICARE Program Descriptions

Program	Type of Program	Enrollment and Fees	Medical Provider Choice
<b>TRICARE Prime</b>	<ul style="list-style-type: none"> <li>Managed care or health maintenance organization option available in specific geographic areas</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>Retirees, their families, survivors, and eligible former spouses pay annual enrollment fees</li> <li>Offers lowest out-of-pocket costs</li> </ul>	<ul style="list-style-type: none"> <li>Receive most care from primary care manager (PCM) at a military treatment facility (MTF) or within TRICARE network</li> <li>PCM referrals required for most specialty care</li> </ul>
<b>TRICARE Prime Remote (includes TPRADFM)</b>	<ul style="list-style-type: none"> <li>Benefit similar to TRICARE Prime for active duty families living and working in remote locations</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>No annual enrollment fee</li> <li>Offers same low out-of-pocket costs as TRICARE Prime</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from TRICARE network providers (<i>or a TRICARE-authorized provider if a network provider is unavailable</i>)</li> </ul>
<b>TRICARE Standard</b>	<ul style="list-style-type: none"> <li>Fee-for-service option available worldwide</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment required</li> <li>No annual enrollment fee or enrollment applications</li> <li>Annual deductibles and cost-shares apply<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>Receive care from TRICARE-authorized non-network providers</li> <li>No referrals required</li> <li>Some services require prior authorization</li> </ul>
<b>TRICARE Extra</b>	<ul style="list-style-type: none"> <li>Preferred provider option in areas with established TRICARE networks</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment required</li> <li>No annual enrollment fee or enrollment applications</li> <li>Annual deductibles and <b>discounted</b> cost-shares apply</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from TRICARE network providers</li> <li>No referrals required</li> <li>Some services require prior authorization</li> </ul>
<b>TRICARE Reserve Select (TRS)</b>	<ul style="list-style-type: none"> <li>Premium-based health plan that qualified National Guard and Reserve members may purchase</li> <li>Available worldwide</li> </ul>	<ul style="list-style-type: none"> <li>Must qualify for and purchase TRS to participate</li> <li>Monthly premiums, annual deductibles, and cost-shares apply</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from any TRICARE-authorized provider (<i>network or non-network</i>)</li> <li>No referrals required</li> <li>Some services require prior authorization</li> </ul>
<b>TRICARE For Life</b>	<ul style="list-style-type: none"> <li>TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Part A and Medicare Part B</li> </ul>	<ul style="list-style-type: none"> <li>No enrollment fees</li> <li>Must be entitled to premium-free Medicare Part A and have Medicare Part B</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from Medicare providers</li> </ul>
<b>US Family Health Plan (USFHP)<sup>2</sup></b>	<ul style="list-style-type: none"> <li>TRICARE Prime managed care option available through networks of community-based, not-for-profit health care systems in six areas of the United States</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment required</li> <li>Depending on the health care system, enrollment fees may apply</li> </ul>	<ul style="list-style-type: none"> <li>Receive care from primary care physician in the health care system to which you are enrolled</li> <li>Primary care physician will refer you for specialty care</li> </ul>

1. Authorized providers who are not part of the TRICARE network of civilian providers may charge beneficiaries using TRICARE Standard up to 15 percent above the TRICARE-allowable charge for services. Beneficiaries are responsible for that additional 15 percent, along with applicable cost-share and deductible amounts.

2. If you enroll in the USFHP, you may **not** access care at an MTF, including MTF pharmacies. Additionally, you are not eligible to use the other program options listed in this flyer. If you disenroll from USFHP or move out of one of its designated service areas, you regain eligibility for other TRICARE programs.

# Pharmacy and Dental Options



## TRICARE Pharmacy Program

Through the TRICARE Pharmacy Program, administered by Express Scripts, Inc, TRICARE provides prescription medications for all eligible beneficiaries. Costs for prescriptions are based on the category under which the drug is classified—formulary or non-formulary and generic or brand name—and where the prescription is filled: at a military treatment facility (MTF) pharmacy, through the Mail Order Pharmacy, at a TRICARE retail network pharmacy, or at a non-network pharmacy.

You can convert prescriptions for medications you take on a regular basis from a TRICARE retail network pharmacy to the Mail Order Pharmacy by calling the Member Choice Center. See the *For Information and Assistance* section for contact information.

Learn about the “Formulary Search Tool” and other pharmacy benefit information at [www.tricare.mil/pharmacy](http://www.tricare.mil/pharmacy).

## TRICARE Active Duty Dental Program

The TRICARE Active Duty Dental Program (ADDP) is administered by United Concordia Companies, Inc. (United Concordia) and is available to eligible ADSMs who are either referred for care by a dental treatment facility (DTF) to the civilian dental community **or** have a duty location and residence greater than 50 miles from a DTF. ADSMs enrolled in TRICARE Prime Remote are automatically eligible. National Guard and Reserve sponsors are eligible **only** if they are on active duty for more than 30 consecutive days.

### ADDP Benefits

- Provides dental care to ADSMs who are unable to receive required care from a military DTF
- Ensures dental health and deployment readiness
- United Concordia will coordinate appointments for ADSMs:
  - Within 21 days of request for routine dental care (e.g., *examinations, cleanings, fillings*)
  - Within 28 days of request for specialty dental care (e.g., *crowns, bridges, dentures, periodontal treatment*)

## TRICARE Dental Program

The TRICARE Dental Program (TDP), administered by United Concordia, is available to eligible ADFMs and National Guard and Reserve members and their eligible family members.

### TDP Benefits

- Voluntary enrollment
- Worldwide, portable coverage
- Single and family plans available
- Affordable monthly premiums
- Lower specialty care cost-shares for E1–E4 pay grades
- Comprehensive coverage for most dental services
- 100 percent coverage for preventive and diagnostic services

## TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program (TRDP), administered by Delta Dental® of California, is available to retired service members and their eligible family members, including retired National Guard and Reserve members.

### TRDP Benefits

- Voluntary enrollment
- Nationwide, portable coverage
- Single, dual, and family plans available
- Monthly premiums vary regionally by ZIP code; minimal deductibles and cost-shares apply
- Comprehensive coverage for most dental services; visit any dentist within the TRDP service area

# For Information and Assistance

<b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) TRICARE Reserve Select: 1-800-555-2605 Behavioral Health Care Provider Locator and Appointment Assistance Line: <sup>1</sup> 1-877-747-9579 (8:00 a.m.–6:00 p.m. Eastern Time) www.healthnetfederalservices.com	<b>TRICARE Active Duty Dental Program</b> 1-866-984-ADDP (1-866-984-2337) www.addp-ucci.com <b>TRICARE Dental Program</b> 1-800-866-8499 www.TRICAREdentalprogram.com <b>TRICARE Retiree Dental Program</b> 1-888-838-8737 www.trdp.org
<b>TRICARE South Region</b> Humana Military Healthcare Services, Inc. 1-800-444-5445 Active duty programs: 1-877-249-9179 National Guard and Reserve: 1-877-298-3408 Warrior Navigation and Assistance Program (WNAP): 1-888-4GO-WNAP (1-888-446-9627) Behavioral Health Care Provider Locator and Appointment Assistance Line: <sup>1</sup> 1-877-298-3514 (8:00 a.m.–7:00 p.m. Eastern Time) www.humana-military.com	<b>TRICARE Pharmacy Program</b> 1-877-363-1303 www.express-scripts.com/TRICARE www.tricare.mil/pharmacy <b>Member Choice Center</b> (convert retail prescriptions to mail order) 1-877-363-1433
<b>TRICARE West Region</b> TriWest Healthcare Alliance Corp. 1-888-TRIWEST (1-888-874-9378) Behavioral Health Care Appointment Assistance: 1-866-651-4970 (8:00 a.m.–6:00 p.m. in all West Region time zones) www.triwest.com	<b>Defense Enrollment Eligibility Reporting System (DEERS)</b> Phone: 1-800-538-9552 Fax: 1-831-655-8317 www.tricare.mil/deers
<b>TRICARE For Life</b> Wisconsin Physicians Service 1-866-773-0404 1-866-773-0405 (TTY/TDD for the hearing impaired) www.TRICARE4u.com	<b>Beneficiary Web Enrollment (BWE) Web Site</b> (manage TRICARE Prime enrollment online) https://www.dmdc.osd.mil/appj/bwe/
<b>TRICARE Reserve Select</b> (Web application) https://www.dmdc.osd.mil/appj/trs/index.jsp	<b>US Family Health Plan (USFHP)</b> 1-800-74-USFHP (1-800-748-7347) www.usfamilyhealthplan.org
<b>TRICARE Web Site</b> www.tricare.mil	<b>Military Health System Web Site</b> www.health.mil

1. This service is available only to ADSMs and ADFMs enrolled in a TRICARE Prime option. ADSMs must have an MTF PCM referral or Military Medical Support Office service point of contact authorization before calling these lines.



## An Important Note About TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulation. Changes to TRICARE programs are continually made as public law and/or federal regulation are amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this flyer at [www.tricare.mil/evaluations/feedback](http://www.tricare.mil/evaluations/feedback).